

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: JANICE M HOARD

§  
§  
§  
§  
§  
§

Case No.: 07-09024

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/17/2007.
- 2) This case was confirmed on 07/12/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/26/2007, 11/29/2007, 07/12/2007, 07/12/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/07/2012.
- 5) The case was converted on 06/28/2012.
- 6) Number of months from filing to the last payment: 61
- 7) Number of months case was pending: 63
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 23,400.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 15,458.24
Less amount refunded to debtor	\$ 374.84
<b>NET RECEIPTS</b>	<b>\$ 15,083.40</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,314.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 954.22
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 4,268.22

Attorney fees paid and disclosed by debtor	\$ 186.00
--	-----------

**Scheduled Creditors:**

Creditor <u>Name</u>	Class <u>Class</u>	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Int. <u>Paid</u>
CHASE HOME FINANCE L	SECURED	NA	127,606.10	.00	.00	.00
FORD MOTOR CREDIT	SECURED	NA	.00	.00	.00	.00
FORD MOTOR CREDIT	UNSECURED	4,541.00	12,191.27	12,191.27	4,808.77	.00
AMER GEN FIN	OTHER	NA	NA	NA	.00	.00
AMER GEN FIN	OTHER	NA	NA	NA	.00	.00
AMER GEN FIN	OTHER	NA	NA	NA	.00	.00
AMER GEN FIN	OTHER	NA	NA	NA	.00	.00
AMER GEN FIN	OTHER	NA	NA	NA	.00	.00
AMER GEN FIN	OTHER	NA	NA	NA	.00	.00
AMER GEN FIN	UNSECURED	NA	NA	NA	.00	.00
AMER GEN FIN	UNSECURED	NA	NA	NA	.00	.00
AMER GEN FIN	UNSECURED	1,050.00	NA	NA	.00	.00
AMERICAS SERVICING C	OTHER	NA	NA	NA	.00	.00
ARONSON FURNITURE	UNSECURED	NA	258.66	258.66	102.04	.00
ARONSON FURNITURE	SECURED	NA	200.00	.00	.00	.00
ARONSON FURNITURE	OTHER	NA	NA	NA	.00	.00
BANK OF AMERICA	OTHER	NA	NA	NA	.00	.00
CAPITAL ONE BANK	OTHER	NA	NA	NA	.00	.00
CHASE BANK USA	UNSECURED	NA	1,283.32	1,283.32	506.23	.00
CITIBANK	OTHER	NA	NA	NA	.00	.00
CITI AUTO	OTHER	NA	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,529.00	1,529.36	1,529.36	603.27	.00

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CITIBANK USA	UNSECURED	1,529.00	NA	NA	.00	.00
CREDITORS DISCOUNT &	UNSECURED	888.00	NA	NA	.00	.00
CREDITORS DISCOUNT &	UNSECURED	888.00	.00	.00	.00	.00
FNANB	OTHER	NA	NA	NA	.00	.00
FRANKLIN CREDIT MANA	OTHER	NA	NA	NA	.00	.00
GE CARD CO	OTHER	NA	NA	NA	.00	.00
GEMB/WALMART	OTHER	NA	NA	NA	.00	.00
GREAT AMERICAN FINAN	OTHER	NA	NA	NA	.00	.00
GREAT AMERICAN FINAN	OTHER	NA	NA	NA	.00	.00
HOME DEPOT	UNSECURED	1,100.00	NA	NA	.00	.00
HSBC NV	OTHER	NA	NA	NA	.00	.00
JB ROBINSON	OTHER	NA	NA	NA	.00	.00
JC PENNEY	OTHER	NA	NA	NA	.00	.00
EVERGREEN MEDICAL SP	UNSECURED	258.00	NA	NA	.00	.00
EVERGREEN MEDICAL SP	UNSECURED	258.00	NA	NA	.00	.00
MILA INC	OTHER	NA	NA	NA	.00	.00
MILA INC	OTHER	NA	NA	NA	.00	.00
NATIONWIDE ACCEPTANC	OTHER	NA	NA	NA	.00	.00
ONYX ACCEPTANCE CORP	OTHER	NA	NA	NA	.00	.00
AT&T WIRELESS	UNSECURED	857.00	857.14	857.14	330.14	.00
AT&T WIRELESS	UNSECURED	857.00	NA	NA	.00	.00
RETAILERS NATIONAL B	UNSECURED	NA	NA	NA	.00	.00
SALLIE MAE	OTHER	NA	NA	NA	.00	.00
SEAWAY NATIONAL BANK	UNSECURED	849.00	NA	NA	.00	.00
SEAWAY NATIONAL BANK	UNSECURED	849.00	NA	NA	.00	.00
SHELL/CITI	OTHER	NA	NA	NA	.00	.00
TRIAD FINANCIAL	OTHER	NA	NA	NA	.00	.00
PROVIDIAN NATIONAL B	OTHER	NA	NA	NA	.00	.00
WFNNB LANE BRYANT	OTHER	NA	NA	NA	.00	.00
CHASE HOME FINANCE L	SECURED	NA	590.86	1,584.06	1,584.06	.00
CHASE HOME FINANCE L	OTHER	NA	NA	NA	.00	.00
SALLIE MAE INC/USAF	UNSECURED	NA	1,668.22	1,668.22	658.03	.00
EAST BAY FUNDING	UNSECURED	NA	240.10	240.10	84.65	.00
EAST BAY FUNDING	UNSECURED	NA	494.22	494.22	185.70	.00
EAST BAY FUNDING	UNSECURED	NA	1,199.30	1,199.30	473.03	.00
JAMES HOARD	OTHER	NA	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	2,636.10	2,636.10	1,039.81	.00
ECAST SETTLEMENT COR	UNSECURED	NA	1,114.15	1,114.15	439.45	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	1,584.06	1,584.06	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	1,584.06	1,584.06	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	23,471.84	9,231.12	.00

**Disbursements:**

Expenses of Administration	\$ 4,268.22
Disbursements to Creditors	\$ 10,815.18

**TOTAL DISBURSEMENTS:** \$ 15,083.40

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 08/29/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.